



November 17, 2010

Employee Benefits Security Administration
Office of Regulations and Interpretations
ATTN: 408(b)(2) Hearing on Fee Disclosures to Welfare Benefit Plans
Rooms N-5655
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

Dear Sir or Madam:

On behalf of the American Benefits Council (the "Council"), I formally request the opportunity to testify at the public hearing on "Reasonable Contracts or Arrangements for Welfare Benefit Plans Under Section 408(b)(2) – Welfare Plan Fee Disclosure," currently scheduled for December 7. Set forth below is an outline of the topics we will address.

1. Fully-insured health plans (3 minutes)
2. Self-insured health plans (4 minutes)
3. Fully-insured welfare plans other than health plans (3 minutes)

Thank you for the opportunity to testify.

Sincerely,

A handwritten signature in black ink that reads "Kathryn Wilber". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Kathryn Wilber
Senior Counsel, Health Policy